

VA GI Bill Comparison Tool Information Guide

About this tool

GI Bill® Comparison Tool Beta: About This Tool

VA is making it easier to research colleges and employers approved for the GI Bill. Answer just a few questions about yourself and the school/employer you are considering. You'll receive an estimate of your GI Bill benefits and some information about the facility's value and affordability.

ELIGIBILITY

Cumulative Post-9/11 Service

The [Post-9/11 GI Bill](#) provides financial support for education and a housing allowance to qualifying individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

Individuals serving an aggregate period of active duty after September 10, 2001, of:	Percentage of Maximum Benefit Payable
At least 36 months	100%
At least 30 continuous days and discharged due to service-connected disability	100%
At least 30 months < 36 months	90%
At least 24 months < 30 months	80%
At least 18 months < 24 months	70%
At least 12 months < 18 months	60%
At least 6 months < 12 months	50%
At least 90 days < 6 months	40%

Children of a member of the Armed Forces who died in the line of duty on or after September 11, 2001, may be eligible for Post-9/11 GI Bill benefits under the [Marine Gunnery Sergeant John David Fry Scholarship Program](#).

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Military Status

[Post 9/11 GI Bill](#) recipients serving on Active Duty (or transferee spouses of a servicemember on active duty) are not eligible to receive a monthly housing allowance.

SCHOOL/EMPLOYER

Post 9/11 GI Bill Approved Programs

You can use the [Post-9/11 GI Bill](#) at colleges, universities, trade schools, and for on-the-job training, apprenticeship, and flight schools. To see what programs are currently approved for VA benefits, go to our [website](#). You can use the Post 9/11 GI Bill for tutorial assistance, licensing/certification tests (attorney license, cosmetology license, etc.) and national exams (SAT, LSAT, etc.).

The Post 9/11 GI Bill Comparison Tool uses a list of schools offering approved programs from VA's database. The GI Bill Comparison Tool will update its list of approved programs quarterly. However, new information is added to the VA database every day. [Click here](#) to access a list of approved schools by state.

Online Courses

Students training solely by distance learning may receive a monthly housing allowance equal to one-half the national average military Basic Allowance for Housing (BAH).

GI BILL BENEFITS ESTIMATOR

This tool allows Veterans, Servicemembers and eligible family members to estimate their GI Bill benefits.

Assumptions

The GI Bill estimator assumes the following for students seeking to use their [Post 9/11 GI Bill](#) benefits:

- Using the Post-9/11 GI Bill (Chapter 33)
- Enrolled full-time
- Studying for the entire academic year

The GI Bill benefit estimator does NOT include:

- Kickers / College Funds
- Yellow Ribbon

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- Other financial aid

Tuition/Fees

All tuition & fee benefits are paid directly to the school. VA pays the in-state tuition & fee rate at public schools, private and foreign schools are capped at the national maximum rate. [Click here for more information.](#)

Monthly Housing Allowance

Your Monthly Housing Allowance (MHA) is generally the same as the military's [Basic Allowance for Housing \(BAH\)](#) for an E-5 with dependents. Your MHA is based on the ZIP code for your school. MHA rate increases are effective August 1 (the beginning date of the academic year). [For more information about MHA increases or decreases click here.](#)

There are some exceptions to MHA (see table below), [to determine your MHA for most circumstances click here:](#)

MHA Rate Exceptions	
Type of School	MHA Rate
Foreign School	National Average BAH Rate
Schools in US Territories	E-5 with dependents OHA Rate for school location
Exclusively Online Training (No Classroom Instruction)	½ of the National Average BAH Rate
Attending classes at ½ time or less	NOT PAYABLE
Active Duty Trainee (or transferee spouse of Servicemember)	NOT PAYABLE

Book Stipend

A yearly book and supplies stipend of up to \$1,000 paid proportionately based on enrollment.

VETERAN INDICATORS

Principles of Excellence

The [Principles of Excellence](#) are guidelines for educational institutions receiving Federal funding. Schools that agree to participate will:

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- Provide students with a personalized form covering the total cost of an education program.
- Provide educational plans for all Military and Veteran education beneficiaries.
- End fraudulent and aggressive recruiting techniques and misrepresentation.
- Provide accommodations for Service Members and Reservists absent due to service requirements.
- Designate a Point of Contact for academic and financial advising.
- Ensure accreditation of all new programs prior to enrolling students.
- Align institutional refund policies with those under Title IV.

Foreign schools, high schools, on-the-job training and apprenticeship programs, residency and internship programs, and those who do not charge tuition and fees were not asked to comply with the Principles of Excellence.

While every effort has been made to ensure the accuracy of the information, prospective students should only use this as a planning tool. The Principles of Excellence schools will be updated quarterly.

Yellow Ribbon

The [Post-9/11 GI Bill](#) can cover all in-state tuition and fees at public degree granting schools, but may not cover all private degree granting schools and out-of-state tuition. The Yellow Ribbon Program provides additional support in those situations. Institutions voluntarily enter into an agreement with VA to fund uncovered charges. VA matches each dollar of unmet charges the institution agrees to contribute, up to the total cost of the tuition and fees. [Click here for FAQs about the Yellow Ribbon Program](#)

Only Veterans entitled to the maximum benefit rate (based on service requirements) or their designated transferees may receive this funding. Active duty Servicemembers and their spouses are not eligible for this program (child transferees of active duty Servicemembers may be eligible if the servicemember is qualified at the 100% rate). This information will be updated quarterly.

GI Bill Beneficiaries

The number of Veterans, Servicemembers and family members utilizing their GI Bill benefits attending this institution the previous calendar year. This number includes all the different chapters of the GI Bill (e.g., [Post-9/11](#), [Montgomery GI Bill: MGIB](#), [Reserve Education Assistance Program-REAP](#), and [Vocational Rehabilitation](#)). Please keep in mind that we include this number for informational purposes only and that high or low numbers of VA beneficiaries attending a particular school is not an indication one school is more military friendly than another. This information will be updated annually.

SCHOOL INDICATORS (non-Veteran specific)

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Schools disclose key institutional performance metrics, including graduation and loan default rates as well as the median amount of Federal loans borrowed by students at the institution and the corresponding estimated monthly payment over a 10 year period.

Schools that only offer graduate programs are not required to report these rates and will be shown as “Not Reported.” School indicators are then evaluated against other schools. Users interested in further school-specific information may wish to visit the Department of Education’s [College Navigator website](#) for a more complete set of indicators.

The GI Bill Comparison Tool relies on data crosswalk between the Department of Veterans’ Affairs list of approved programs and employers (45,000+) and the Department of Education’s lists of schools. If the school indicators for a particular institution are not correctly labeled, please let us know by emailing 223D.VBAVACO@va.gov with “Comparison Tool” in the subject line (see “Source Information” below for more details).

Graduation rate

The graduation rate displayed is for first-time, full-time degree or certificate-seeking undergraduate students who began at the institution. For primarily bachelor’s degree-granting institutions, the graduation rate displayed is for students beginning in Fall 2005 and seeking a bachelor’s degree. For primarily associate’s degree-granting institutions and primarily certificate-granting institutions, the graduation rate displayed is for students beginning in Fall 2008.

The institution’s graduation rate is displayed with an indication of how it compares with graduation rates among institutions that primarily grant the same level of award. For example, the comparison group for an institution that primarily awards bachelor’s degrees is all institutions that primarily award bachelor’s degrees.

Data used to calculate an institution’s graduation rate and transfer-out rate, if applicable, come from an institution’s annual submission to the U.S. Department of Education’s Integrated Postsecondary Education Data System (IPEDS). For more information about IPEDS, please visit <http://nces.ed.gov/ipeds/about>

Loan default rate

Loan default rate refers to the institution’s three-year Federal student loan cohort default rate. This is the percentage of an institution’s borrowers who entered repayment on certain Federal student loans in federal fiscal year 2009 (between October 1, 2008 and September 30, 2009) and defaulted before September 30, 2011. The national cohort default rate is also displayed.

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Data used to calculate an institution's cohort default rate comes from the U.S. Department of Education's National Student Loan Data System (NSLDS). For more information about the cohort default rate, please visit <http://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html>.

Median borrowing

The median amount of Federal student loans borrowed for students' undergraduate study at the institution is displayed. The estimated monthly repayment amount is also displayed.

The monthly repayment amount is displayed with an indication of how it compares with monthly repayment amounts among institutions that primarily grant the same level of award. For example, the comparison group for an institution that primarily awards bachelor's degrees is all institutions that primarily award bachelor's degrees.

Data used to calculate the median amount of Federal student loans borrowed by students for their undergraduate study is from the U.S. Department of Education's National Student Loan Data System (NSLDS). Data represent all undergraduate borrowers who graduated or withdrew from the institution between July 1, 2010, and June 30, 2011. All Federal loans for undergraduate study, including Parent PLUS loans, are included for this cohort of borrowers. Only the debt associated with the students' attendance at the institution is included in the calculation. The estimated monthly repayment amount has been calculated using the Department's standard graduated repayment calculator based on an interest rate of 6.8%. For more information about repayment calculators and interest rates, please visit <http://studentaid.ed.gov/repay-loans/understand/plans>.

Note that a student's actual borrowing, interest rate, and monthly repayment amount may be different.

SOURCE INFORMATION

Download the data files used for the GI Bill Comparison Tool:

- *Approved GI Bill Programs, Veteran indicators and the crosswalk between VA and ED's list of schools (updated August 2013):* [Excel format](#) .
- *School Indicators from the Financial Aid Shopping Sheet (last updated December 2013):* [Excel format](#).
- *Data Schema for the Financial Aid Shopping Sheet (last updated December 2013):* [Excel format](#).
- *The Department of Education's* [Financial Aid Shopping Sheet](#)

VA Data Sources

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If you have any feedback about approved GI Bill programs, Veteran indicators or the crosswalk please let us know by emailing 223D.VBAVACO@va.gov with “Comparison Tool” in the subject line. Please keep in mind that the crosswalk between the Department of Veterans Affairs list of approved programs and employers (45,000+) and the Department of Education lists of schools (7,000) continues to be a work in progress. Any feedback on that crosswalk is appreciated. The GI Bill Comparison Tool data files will be updated quarterly.

ED Data Sources

If you have any feedback on the school indicators from the Financial Aid Shopping Sheet please contact the Department of Education directly. The Department of Education updates the data for the Financial Aid Shopping Sheet annually.

FEEDBACK

If you experience technical issues or have feedback on how we can improve the GI Bill Comparison Tool, please send us an email at 223D.VBAVACO@va.gov with “Comparison Tool” in the subject line. Based on your feedback, we will be making quarterly updates to the GI Bill Comparison Tool.

Please note this email address is only for website related issues, all questions regarding GI Bill benefits should be directed to the [“Ask a Question”](#) section of our website.

ACCESSIBILITY AND THE COMPARISON TOOL

VA is dedicated to providing access for everyone. We support the goal of access for everyone by providing services and strategies to implement the goals and objectives of the Section 508 legislation. The Comparison Tool is accessible to users utilizing assisted technologies, such as screen readers, screen magnifiers and voice recognition. Answer just a few questions about yourself and the school/employer you are considering and you'll receive an estimate of your GI Bill benefits and some information about the facility's value and affordability. The only required field for the comparison tool to work is the school/employer name.

Education Service focuses on supporting the Secretary's goals in the advancement of people with disabilities. We work to increase awareness of accessibility issues for VA stakeholders, both internal and external.